

FILED ENTERED
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APR 21 2011 DJ

AT SEATTLE
CLERK U.S. DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
DEPLA

1 Karin Cho
2 852 Summerhill Ridge Dr N
Issaquah, WA 98027-5657
206-491-2349
3 Pro Se Plaintiff

4 UNITED STATES DISTRICT COURT
5 FOR THE WESTERN DISTRICT OF WASHINGTON

6 Karin H Cho

7 Plaintiff,

8 vs.

9 Suttell & Hammer, P.S.

10 Defendant.

11 Case No:

12 CV11 675 JLR
COMPLAINT

JURY TRIAL DEMANDED

13 **NATURE OF ACTION**

14 Plaintiff, a individual consumer seeks damages from Defendant, Suttell & Hammer, P.S.
15 Defendant violated the law under the Fair Debt Collection Practices Act, 15 USC 1601,
et seq. (Hereinafter FDCPA) and the revised Code of Washington, Chapter 19.16, both
16 of which prohibit debt collectors from engaging in abusive, deceptive, and unfair
17 practices. Plaintiff further alleges a claim for invasion of privacy by intrusion, ancillary
18 to Defendants collection efforts and violations under the Fair Credit Reporting Act.
(Hereinafter FCRA). Plaintiffs allege that the below described actions will show how the
19 Defendant has violated various federal laws forbidding such illegal practices.
20

21 **JURISDICTION**

22 1. This court has supplemental jurisdiction over plaintiff's pendent federal law
23 claims pursuant to section 813 [15USC 1692k].
24

25 **PARTIES**



2. Plaintiff, Karin H Cho with the address of 852 Summerhill Ridge Dr N.
3. Issaquah, WA 98027-5657. Telephone number 206-491-2349.
3. Plaintiff is a "consumer as defined by the FDCPA, 15 USC 1692a(3), and a
4. "debtor" as defined by RCW 19.16.100(11).
5. Defendant Suttell & Hammer, P.S. is registered to conduct business in the State
6. of Washington with its principle place of business at PO BOX C-
7. 90006.Bellevue, WA 98009. It may be served at its place of business.
8. Defendant is a "debt collector" as defined by the FDCPA, 15 USC 1692a(6),
9. and a "licensee," as defined by RCW 19.16.100(9).
10. Defendant, as an agent on behalf of the principle is liable for the violations of
11. the FCRA and the FDCPA.

12. **FACTUAL ALLEGATIONS**
13.

14. The Defendant Suttell & Hammer, P.S. is a 3rd party debt collector as such is
15. governed under the law by the Fair Debt Collection Practices Act.
16. On or about September 20, 2010 Defendants Suttell & Hammer sent Plaintiffs
17. a debt collection notice attempting to collect on an alleged debt. (Exhibit A).
18. Plaintiffs responded to Defendant Suttell & Hammer's collection letter with a
19. dispute/validation letter on October 11, 2010 (Exhibit B).
20. Defendant received Plaintiffs Dispute/validation letter on October 22, 2010.
21. (Exhibit C).
22. Defendants conduct, violated 15 USC 1692g (a) which requires a debt collector
23. to send a debt collection notice stating, as did the Plaintiffs notice from Suttell
24. & Hammer "Unless, within thirty days after receipt of this notice, you dispute
25. the validity of the debt or any portion thereof, we will assume the debt to be

1 valid." This section of the FDCPA "obligates the collectors to refrain from
2 confusing the debtor by undercutting the required notice or implying a different
3 obligation" For example, an unelaborated demand that the debt be paid "
4 immediately" or as in Plaintiffs Letter, "Referenced balance is now due" and "
5 DEMAND is hereby made for full payment of this debt". This would violate
6 the FDCPA by implying that the debtor does not have 30 days to dispute the
7 validity of the debt by Overshadowing. (Exhibit A).

8 12. Defendants conduct, Violated 15USC 1692g(b) by commencing collection
9 efforts via lawsuit against plaintiff without first providing validation of the
10 debt.

11 13. Defendants conduct, violated 15USC 1692g(b) by undercutting plaintiffs 30
12 day verification period by serving Plaintiff via lawsuit on November 20,
13 2010.

14 14. Defendants conduct, violated 15 USC 1692f & 1692e(10) filing an official
15 looking summons that made plaintiff believe she was forced to defend a
16 lawsuit, when in fact Defendant did not file suit at that time, is an unfair
17 practice, a deceptive practice and an abuse of the court system.

18 15. Defendants conduct, also violating 15 USC 1692e(9) by distributing to
19 Plaintiff a written communication which simulates or is falsely representing to
20 be a document authorized, issued, or approved by a Court of Washington State
21 and which creates a false impression as to its source.

22 16. Defendant's activities also constitute an intentional intrusion into plaintiff's
23 private places and into private matters of plaintiff's life, conducted in a manner
24 highly offensive to a reasonable person.

25

1 17. Defendants conduct, violated 15 USC 1692(e) by making false and misleading
2 representations in connection with the collection of an alleged debt. Defendants asked
3 for or demanded a sum of money based on an undocumented and unverified claimed
4 that Plaintiff allegedly owed.

5 18. Defendants conduct, violated 15USC 1692 (2) (B) and 15 USC 1692 f by
6 using unfair or unconscionable means collecting on a debt, including interest
7 fees, or expenses incidental to the principal obligation. (Exhibit D).

8 19. Defendants conduct, violating 1692e (2)(A) by falsely representing the
9 character, amount, or legal status of Plaintiffs debt. (Exhibit D).

10 20. Defendants conducted violated the FCRA section 623 15 USC 1681s-2 Duty of
11 furnisher by furnishing inaccurate information to the credit reporting agencies.

12 21. Defendants conduct violated FCRA section 623 15 USC 1681s-2 After
13 Plaintiff notified Defendant the allege debt is in dispute and Defendant by
14 updating to the (3) three credit reporting agencies in the months of December,
15 January, February, March and April prior to providing proof of their claim to
16 the allege debt.

17 22. Defendants conduct violated Section 611 (a)(2) 1681i Duty to provide notice
18 of dispute, as Defendant has not provided to the (3) three credit reporting
19 agencies in the months of December, January, February, March and April to
20 reflect that the information is in dispute by the creditor. (Exhibit E).

21 23. Defendant's aforementioned activities were conducted in a manner highly
22 offensive to a reasonable person. As a result of Defendants behavior, detailed
23 above, Plaintiff suffered and continues to suffer injury to Plaintiffs feelings,
24 personal humiliation, embarrassment, mental anguish, emotional distress,
25 damaged Credit standing, reputation, inability to apply for credit, Plaintiffs credit report and denial of Plaintiffs home loan modification.

COUNT ONE
VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT

24. Plaintiff realleges and incorporates the allegations of all previous paragraphs of the complaint as if stated fully herein.
25. The foregoing acts and omissions constitute unreasonable debt collection practices in violation of the FDCPA.

COUNT TWO
VIOLATION OF WASHINGTON COLLECTION AGENCY ACT
(WASHINGTON CONSUMER PROTECTION ACT)

26. Plaintiff realleges and incorporates the allegations of all previous paragraphs of the complaint as if stated fully herein.
27. The foregoing acts and omissions constitute unreasonable practices in violation of Washington's Collection Agency Act/ Consumer Protection Act.

COUNT THREE

28. Plaintiff realleges and incorporates the allegations of all previous paragraphs of the complaint as if stated fully herein.
29. The foregoing acts and omissions constitute unreasonable debt collection practices in violation of the doctrine of invasion of privacy.

COUNT FOUR

VIOLATIONS OF THE FAIR CREDIT REPORTING ACT

30. Plaintiff realleges and incorporates the allegations of all previous paragraphs of the complaint as if stated fully herein.

1 31. The foregoing acts and omissions constitute unreasonable practices in violation
2 of the FCRA.

3

4 **PRAYER FOR RELIEF**

5 WHEREFORE, Plaintiff respectfully prays that judgment be entered against the
6 Defendants for the following:

7 A. Declaratory judgment that Defendants conduct violated the FDCPA and the
8 FCRA.

9 B. Actual damages:

10 C. Statutory Damages:

11 D. Punitive damages

12 E. For all costs associated with and incurred in the prosecution of this action.

13 F. Cease and desist from further collection activities by the Defendants.

14 G. A signed agreement/settlement saying no further contact with Plaintiff will
15 be made.

16 H. For such other and further relief as may be just and proper.

17

18

Respectfully submitted this 20 day of March, 2011.

19

20



Karin Cho

21

Certificate of service

22

23

I, Karin Cho, certify that on March 20, 2011, I mailed a true and correct copy of the above
and foregoing complaint to: Suttell & Hammer PO BOX C-90006. Bellevue, WA 98009.

24

25



Karin Cho

EXHIBIT "A"

SUTTELL & HAMMER, P.S.

PO Box C-90006
BELLEVUE, WA, 98009
425-455-8220 Tel
425-454-7684 FAX
888-788-8355 TOLL FREE

September 20, 2010

Karin H Cho

852 Summerhill Ridge Dr N
Issaquah WA 98027-5657

Re: **CITIBANK SOUTH DAKOTA NA**

Karin H Cho

Reference Account #5410654474893317

Total Amount : \$18267.59

Dear Karin H Cho and :

CITIBANK SOUTH DAKOTA NA has referred the above account to our offices for collection. Our client claims the above referenced balance is now due. DEMAND is hereby made for full payment of this debt. Please contact our offices to make repayment arrangements.

If you fail to dispute the debt or any portion thereof within 30 days after your receipt of this letter we will assume the debt is valid.

If you notify this office in writing within 30 days after your receipt of this letter that the debt or any portion thereof is disputed, our offices will obtain verification of the debt and mail such verification to you. Upon your written request within 30 days, we will provide you the name and address of the original creditor if different from the current creditor.

This communication is from a debt collector. This communication is an attempt to collect a debt and any information obtained will be used for that purpose. If you have any questions regarding your rights and responsibilities in this matter, we suggest you consult with your own independent counsel. At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Please contact our offices if you have any issues and/or comments.

Sincerely,

Suttell & Hammer, P.S.

EXHIBIT “B”

October 11, 2010

Cert mail:70100780000228079913

Karin H Cho
852 Summerhill Ridge Dr N
Issaquah, WA 98027-5657

Suttell & Hammer, P.S.
PO BOX C-90006
Bellevue, WA 98009

RE: Ctibank South Dakota NA Acct # 5410654474893317

Dear Suttell & Hammer,

I recently received a letter from you indicating I owe you some money. I've never heard of Suttell & Hammer, P.S. before. I have never bought any merchandise whatsoever from your firm nor to the best of my knowledge and belief have they ever performed any service for me of any kind whatsoever.

I would like to resolve this matter at the earliest possible time, however due to the possibility of error or fraud in this matter, I must insist that you prove that I owe you this purported debt and why. In order to prove the debt, I must have a signed and sworn statement before notary public under penalty of perjury by a person having firsthand knowledge of the indebtedness and stating that the reported indebtedness was a legal indebtedness under all applicable state and federal laws, was not subsequently disputed as a result of returned, faulty, or recalled consumer products, and furthermore swearing that this purported debt is not now nor ever has been part of any tax write off scheme nor insurance claim.

Please be advised that I am requesting validation and competent evidence that I had some contractual obligation sans consumer protection encumbrance whereby I incurred the original claims associated with this purported debt. Please be advised that under the Fair Debt Collection Practices Act, I am authorized to demand that you not contact me by telephone nor at my place of employment by any means whatsoever. If you wish to communicate with me, you may do so only by U.S. mail and only at my place of residence.

Your failure to provide such information as I request in a timely manner may constitute prima facie evidence of intent to defraud, intimidate or coerce me and to deprive me of my civil rights. Please be advised that any contact made by your firm with any 3rd party firm or entity regarding this issue absent compliance with each and every part of this demand for validation may constitute violation of the FDCPA and the FCRA and may constitute grounds for civil or criminal action or complaints being filed against you.

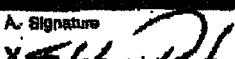
I do hope that you can understand and that we can settle this matter in an amicable fashion at the earliest possible moment.

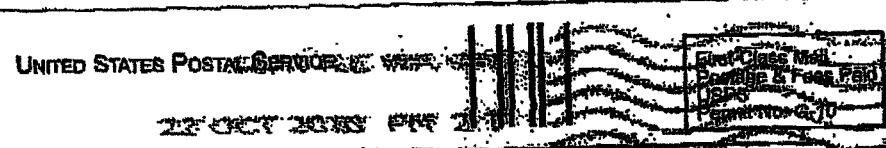
Sincerely,



Karin H Cho

EXHIBIT "C"

SENDER: COMPLETE THIS SECTION <ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 		COMPLETE THIS SECTION ON DELIVERY							
1. Article Addressed to: Suttell & Hammer, P.S. Po Box C-90006 Bellevue, WA 98009		A. Signature  Esteban Richmond A. P. <input checked="" type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee							
		B. Received by (Printed Name) <input type="text" value="Esteban Richmond A. P."/> C. Date of Delivery <input type="text" value="12/21/2004"/>							
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="text" value=" "/>							
		E. Service Options <table border="0"> <tr> <td><input type="checkbox"/> Certified Mail</td> <td><input type="checkbox"/> Express Mail</td> </tr> <tr> <td><input type="checkbox"/> Registered</td> <td><input type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td><input type="checkbox"/> D.O.B.</td> </tr> </table>		<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail	<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Insured Mail	<input type="checkbox"/> D.O.B.
<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail								
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise								
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> D.O.B.								
		F. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes							
2. Article Number (Transfer from service label)		7010 0780 0002 2807 9913							
PS Form 3811, February 2004 Domestic Return Receipt									



* Sender: Please print your name, address, and ZIP+4 in this box *

Karin H Cho
852 Summerhill Ridge Dr. N.
Issaquah, WA 98027-5657

EXHIBIT "D"

ARIN H CHO
Report As Of: 12/12/2010

freecreditreport.com

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CITI		Experian	Equifax
Potentially Negative Closed		Account Name CITI	CITIBANK SD, NA
		Account # 54106544XXXX	54106544XXXX
No Phone Provided		Account Type Credit Card - Revolving Terms	Revolving or Option
PO BOX 6241 SIOUX FALLS, SD 57117		Balance \$17,995.00	\$17,995.00
		Post Due 12/12/2010	12/12/2010
		Date Opened 3/1/1995	3/1/1995
		Account Status Closed	Closed
		Mo. Payment Charge-off	\$269.00
			Bad debt & placed for collection & sold
		Payment Status Charge-off	\$0.00
		High Balance Limit \$18,010.00	\$18,010.00
		Terms Revolving	
		Comments Account in dispute-reported by subscriber	CHARGED OFF ACCOUNT
24/Mo Payment History		2008 2009 2010	
Experian	Month	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV	KD KD KD
Equifax			KD KD KD
TransUnion			

2008	2009	2010
Month	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV	
Experian		
Equifax		
TransUnion		

Judge: EADIE
Date: 4/15/2011
Time: 10:00AM

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON
IN AND FOR THE COUNTY OF KING

CITIBANK SOUTH DAKOTA NA

NO. 11-2-04682-6SEA

vs.

Karin H Cho

**MOTION FOR
SUMMARY JUDGMENT**

Defendant(s).

3/2 279882.001

COMES NOW the plaintiff, by and through its attorneys, Suttell & Hammer, P.S., and respectfully moves the Court for an Order of summary Judgment against the defendant(s), Karin H Cho .

RELIEF REQUESTED.

An Order of Summary Judgment against the defendant(s), Karin H Cho , for the principal sum of \$17995.80, together with pre-judgment interest, plaintiff's costs, together with interest thereon at the rate of 29.9900% per annum from judgment until fully paid.

FACTS.

1. The defendant(s) has become indebted to the plaintiff on account of goods and services rendered at defendant(s) request and use of credit card within six years last past, on which there is now due and owing the principle sum of \$17995.80, no part of

SUTTELL & HAMMER, P.S.

PO Box C-90006
BELLEVUE, WA, 98009
425-455-8220 TEL
425-454-7884 FAX
888-788-8355 TOLL FREE

September 20, 2010

Karin H Cho

852 Summerhill Ridge Dr N
Issaquah WA 98027-5657

Re: CITIBANK SOUTH DAKOTA NA

Karin H Cho

Reference Account #5410654474893317

Total Amount : \$18267.59

Dear Karin H Cho and :

CITIBANK SOUTH DAKOTA NA has referred the above account to our offices for collection. Our client claims the above referenced balance is now due. DEMAND is hereby made for full payment of this debt. Please contact our offices to make repayment arrangements.

If you fail to dispute the debt or any portion thereof within 30 days after your receipt of this letter we will assume the debt is valid.

If you notify this office in writing within 30 days after your receipt of this letter that the debt or any portion thereof is disputed, our offices will obtain verification of the debt and mail such verification to you. Upon your written request within 30 days, we will provide you the name and address of the original creditor if different from the current creditor.

This communication is from a debt collector. This communication is an attempt to collect a debt and any information obtained will be used for that purpose. If you have any questions regarding your rights and responsibilities in this matter, we suggest you consult with your own independent counsel. At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

Please contact our offices if you have any issues and/or comments.

Sincerely,

Suttell & Hammer, P.S.

EXHIBIT "E"

November 22, 2009

Karin H Cho
652 Summerhill Ridge Dr NW
Issaquah, WA 98027-5657
SSN 586-66-8609
DOB: 6/28/1970

Experian
P O BOX 2002
Allen, TX 75013

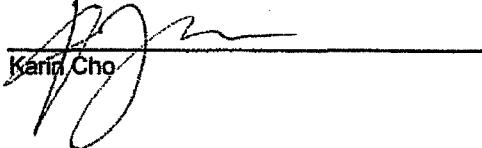
To Whom it May Concern:

I've just reviewed my credit report and noticed there are several inaccurate items on my report and dispute as follows:

Citibank
Account: 54106544
This is not my account. I was never late on this account.

I have enclosed a copy of my driver's license as proof of identity.

Sincerely,



Karin Cho

November 22, 2009

Karin H Cho
852 Summerhill Ridge Dr NW
Issaquah, WA 98027-5657
SSN 586-66-8609
DOB: 6/28/1970

Equifax Information Services
P O BOX 740256
Atlanta, GA 30374

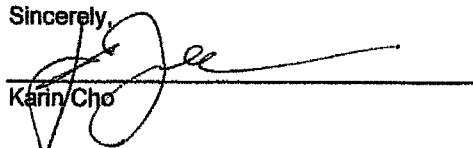
To Whom it May Concern:

I've just reviewed my credit report and noticed there are several inaccurate items on my report and dispute as follows:

Citibank
Account: 54106544
This is not my account. I was never late on this account.

I have enclosed a copy of my driver's license as proof of identity.

Sincerely,


Karin Cho

November 22, 2009

Karin H Cho
852 Summerhill Ridge Dr NW
Issaquah, WA 98027-5657
SSN 586-66-8609
DOB: 6/28/1970

TransUnion
P O BOX 2000
Chester, PA 19022

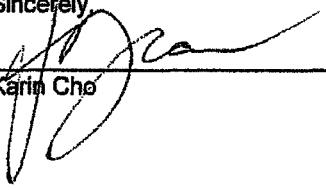
To Whom it May Concern:

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I have enclosed a copy of my driver's license as proof of identity.

Sincerely,


Karin Cho

November 22, 2009

Karin H Cho
852 Summerhill Ridge Dr NW
Issaquah, WA 98027-5657
SSN 586-66-8609
DOB: 6/28/1970

Citibank South Dakota
PO BOX 6241
Sioux Falls, SD 57117

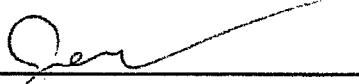
To Whom it May Concern:

I've just reviewed my credit report and noticed there are several inaccurate items on my report and dispute as follows:

Citibank
Account: 54106544
This is not my account. I was never late on this account.

I have enclosed a copy of my driver's license as proof of identity.

Sincerely,


Karin Cho

01/10/2011 10:14 2000031023

FED 10/11

1 PAGE 0 OF 20

File Number: 290597576
 Page: 1 of 1
 Date Issued: 12/14/2010

TransUnion.

Name: KARIN HYEJUNG CHO

SSN: XXX-XX-8609

Other Names: HWANG,KARIN,H
 HWANG,HEJUNG,K

Date of Birth: 06/1970
 Telephone: 392-7357

You have been on our files since 06/1990

Your SSN is partially masked for your protection.

CURRENT ADDRESS

Address: 852 SUMMERHILL RIDGE DR NW
 ISSAQAH, WA 98027

Date Reported: 12/2010

PREVIOUS ADDRESS

Address: 33019 SW 47TH AV

FEDERAL WAY, WA 98023

Date Reported: 12/2006

Address: 33019 47TH SW AV
 FEDERAL WAY, WA 98023

EMPLOYMENT DATA REPORTED

Employer Name: POLO CLEANERS
 Date Reported: 10/1995

Position:

Hired:

CITIBANK NA #5410654474893317

701 E 60TH ST N
 SIOUX FALLS, SD 57104
 Phone number not available

Loan Type: CREDIT CARD

Remarks: ACCT INFO DISPUTED BY CONSUMR

Estimated date that this item will be removed: 01/2017

Balance: \$17,995
 Date Verified: 12/2010
 Credit Limit: \$18,010
 Past Due: >\$2,241

Pay Status: >CHARGED OFF AS BAD DEBT
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Open: 03/1995
 Date Closed: 06/2010

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website <http://disclosure.transunion.com>

EQUIFAX**CREDIT FILE: December 10, 2010**
Confirmation # 0341010513

Dear Kain H Cho:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (866) 568-0393 from 9:00am to 5:00pm Monday-Friday in your time zone. If you want to request a free copy of the Equifax credit file you can call our toll free number at (877) 576-5766.

Thank you for giving Equifax the opportunity to serve you.

Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off

>>> We have researched the credit account. Account # - 541086647429* The results are: Equifax verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: CitiBank SD Na, PO Box 6241, Sioux Falls SD 57177-6241

Account Number	Date Opened	High Credit	Credit Limit	Term Duration	Term Frequency	Months Filed	Activity Description	Credit Classification
541086647429*	03/1995	\$40	\$18,010		Monthly	99		
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of 1st	Defected Pay
Date Reported	Amount	Final Due	Last Payment	Payment Amount	Payment Amount	Delinquency	First Paid	Balance Pay
12/2010	\$17,995	\$2,241	10/2010	\$0	\$269	02/2010	09/2010	\$0

Current Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Charged Off Account; Account Closed By Credit Grantor; Credit Card; Account History 10/2010 09/2010 08/2010 07/2010 06/2010 With Status Codes L L 5 4 3 2

(Continued On Next Page)

000911932-5530
Kain H Cho
862 Shumard Ridge Dr NW
Issaquah, WA 98027-5857

P.O. Box 105518
Atlanta, GA 30348



005520

Experian[®]
A world of insight.

Prepared for
KARIN HYELUNG CHO
Report number
3096-2964-35

Report date
December 15, 2010

www.experian.com/disputes
PO BOX 9701, Allen, TX 75013

Page 3 of 14

Potentially negative items or items for further review continued

CHASE (continued)
See *History of account balances for additional information.*

KARIN H CHO
Report As Of: 1/14/2011

freecreditreport.com™

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CITI		Experian	Equifax	TransUnion
 Potentially Negative Closed		Account Name CITI Account # 64106544XXXX Account Type Credit Card - Revolving Terms Balance \$17,995.00 Past Due \$2,510.00 Date Opened 3/1/1995 Account Status Closed Mo. Payment Payment Status Charge-off High Balance Limit \$18,010.00 Terms Revolving Comments Account in dispute-reported by subscriber	CITIBANK SD, NA Account # 54106544XXXX Balance \$17,995.00 Past Due \$2,510.00 Date Opened 3/1/1995 Account Status Closed Mo. Payment Payment Status \$269.00 High Balance Limit \$18,010.00 Terms Bad debt & placed for collection & skip Comments Account in dispute-reported by subscriber	CITI Account # 54106544XXXX Balance \$17,995.00 Past Due \$2,510.00 Date Opened 3/1/1995 Account Status Closed Mo. Payment Payment Status \$269.00 High Balance Limit \$18,010.00 Terms Bad debt & placed for collection & skip Comments Account in dispute-reported by subscriber
No Phone Provided				
PO BOX 6241 SIOUX FALLS, SD 57117				
24/Mo Payment History				
	2008 2009		2010	
Month	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV
Experian	OK 60 90 120 120 KD KD KD			
Equifax	OK 60 90 120 120 OK OK OK			
TransUnion				

AMERICAN HOME MTG SVCI		Experian	Equifax	TransUnion
 Unknown		Account Name AMERICAN HOME MTG SVCI Account # 647001836XXXX Account Type Conventional Real Estate Loan, Including Purchase Money First		
877-304-3100				
1525 S BELT LINE RD COPPELL, TX 75019		Balance Past Due Date Opened 8/1/2005 Account Status Closed Mo. Payment Payment Status Account transferred to another office High Balance Limit Terms 360 Months Comments Transferred to another lender or claim purchased		
24/Mo Payment History				
	2003 2004		2005	
Month	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV		
Experian				OK OK OK
Equifax				
TransUnion				

KARIN H CHO
Report As Of: 12/12/2010

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Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CITI	Experian	Equifax	TransUnion
 Potentially Negative Closed	Account Name CITI Account # 54106544XXXX Account Type Credit Card - Revolving Terms Balance \$17,995.00 Past Due \$2,241.00 Date Opened 3/1/1995 Account Status Closed Mo. Payment Payment Status Charge-off High Balance Limit \$18,010.00 Terms Revolving Comments Account in dispute-reported by subscriber	CITIBANK SD, NA 54106544XXXX Revolving or Option \$17,995.00 \$2,241.00 3/1/1995 \$269.00 Bad debt & placed for collection & skip \$18,010.00 CHARGED OFF ACCOUNT	CITI 54106544XXXX Revolving account \$17,995.00 \$2,241.00 3/1/1995 Closed Charged off as bad debt \$0.00 \$18,010.00 Account information disputed by consumer
No Phone Provided PO BOX 6241 SIOUX FALLS, SD 57117			
24/Mo Payment History			
	2008 2009	2010	
Month	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV		
Experian	OK 60 90 120 120 KD KD KD		
Equifax	OK 60 90 120 120 KD KD KD		
TransUnion			

AMERICAN HOME MTG SVCI	Experian	Equifax	TransUnion
 Unknown	Account Name AMERICAN HOME MTG SVCI Account # 54700183XXXX Account Type Conventional Real Estate Loan, Including Purchase Money First		
877-304-3100 1525 S BELTLINE RD COPPELL, TX 75019	Balance Past Due Date Opened 8/1/2005 Account Status Closed Mo. Payment Payment Status Account transferred to another office High Balance Limit Terms 360 Months Comments Transferred to another lender or claim purchased		
24/Mo Payment History			
	2003 2004	2005	
Month	DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV		
Experian			OK OK OK
Equifax			
TransUnion			

KARIN H CHO
Report As Of: 11/22/2010

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Credit Cards, Loans & Other Debt

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CITI	Experian	Equifax	TransUnion
 Potentially Negative Closed	Account Name CITI Account # 54106544XXXX Account Type Credit Card - Revolving Terms Balance \$17,995.00 Past Due \$2,241.00 Date Opened 3/1/1995 Account Status Closed Mo. Payment Payment Status Charge-off High Balance Limit \$16,010.00 Terms Revolving Comments Credit line closed-grantor request-reported by subscriber	CITIBANK SD, NA 54106544XXXX Revolving or Option \$17,995.00 \$1,972.00 3/1/1995 \$269.00 Bad debt & placed for collection & skip \$18,010.00 CHARGED OFF ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR	CITI 54106544XXXX Revolving account \$17,995.00 \$1,972.00 3/1/1995 Closed Charged off as bad debt \$18,010.00 Canceled by credit grantor
No Phone Provided PO BOX 6241 SIOUX FALLS, SD 57117			
24/Mo Payment History			
	2008 2009	2010	
Month OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP			
Experian OK 60 90 120 120 KD			
Equifax OK 60 90 120 120 OK			
TransUnion			

AMERICAN EXPRESS	Experian	Equifax	TransUnion
 Unknown	Account Name Account # AMERICAN EXPRESS-348990550247XXXX Account Type Revolving or Option Balance \$0.00 Past Due Date Opened 10/1/2005 Account Status Mo. Payment Payment Status Pays account as agreed High Balance Limit \$500.00 Terms Comments CREDIT CARD		
800-874-2717 P.O. BOX 981537 EL PASO, TX 79998			
24/Mo Payment History			
	2008 2009	2010	
Month OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP			
Experian OK			
Equifax OK			
TransUnion			